

Information to identify the case:

Debtor 1	<u>Donna Whitsett</u>	Social Security number or ITIN	xxx-xx-3150
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-25069-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna Whitsett

4/4/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Donna Whitsett
 Debtor

Case No. 17-25069-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db
 14748043 +Donna Whitsett, 767 Drey Street, Arnold, PA 15068-4213
 14748045 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
 14748046 +EOS CCA, P.O. Box 981025, Boston, MA 02298-1025
 14748047 +Fay Servicing, P.O. Box 619063, Ringgold, TX 76261
 14748048 +John Weinstein, Allegheny County Treasurer, Room 108 Courthouse, 436 Grant Street,
 Pittsburgh, PA 15219-2497
 14748048 +Life Vest 2011, 121 Gamma Drive, Pittsburgh, PA 15238-2919
 14748050 +State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
 14748053 +Treasurer, City & School Tax, 414 Grant Street, Pittsburgh, PA 15219-2409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJRWALSH.COM Apr 05 2018 05:23:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 05 2018 01:37:56 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Apr 05 2018 01:39:06 Duquesne Light Company,
 c/o Allison Carr, 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
 14748042 +EDI: AAEO.COM Apr 05 2018 05:23:00 Aaron's Furniture, 3219 Leechburg Rd.,
 New Kensington, PA 15068-2805
 14748044 +EDI: DCI.COM Apr 05 2018 05:23:00 Diversified Consultants Inc., P.O. Box 551268,
 Jacksonville, FL 32255-1268
 14748049 +EDI: AGFINANCE.COM Apr 05 2018 05:18:00 One Main Financial, P.O. Box 742536,
 Cincinnati, OH 45274-2536
 14749011 +EDI: PRA.COM Apr 05 2018 05:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14748051 +EDI: RMSC.COM Apr 05 2018 05:23:00 Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 14748052 +EDI: WTRNBANK.COM Apr 05 2018 05:23:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citibank, N.A., not in its individual capacity, bu
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
 acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
 David E. Daniel on behalf of Debtor Donna Whitsett dankas@consolidated.net
 James Warmbrodt on behalf of Creditor Citibank, N.A., not in its individual capacity, but
 solely as trustee of NRZ Pass-Through Trust VI bkgroup@kmlawgroup.com
 James R. Walsh jwalsh@spencecuster.com,
 trustee@spencecuster.com; kpetak@spencecuster.com; rsnyder@spencecuster.com; skosis@spencecuster.com
 ;mskunta@spencecuster.com; jwalsh@ecf.epiqsystems.com; gbivens@spencecuster.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5